

The
OMEGAN

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May
1934

Volume XI
Number 2

MAY
1934



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VOLUME XI

NUMBER 2

THE OMEGAN

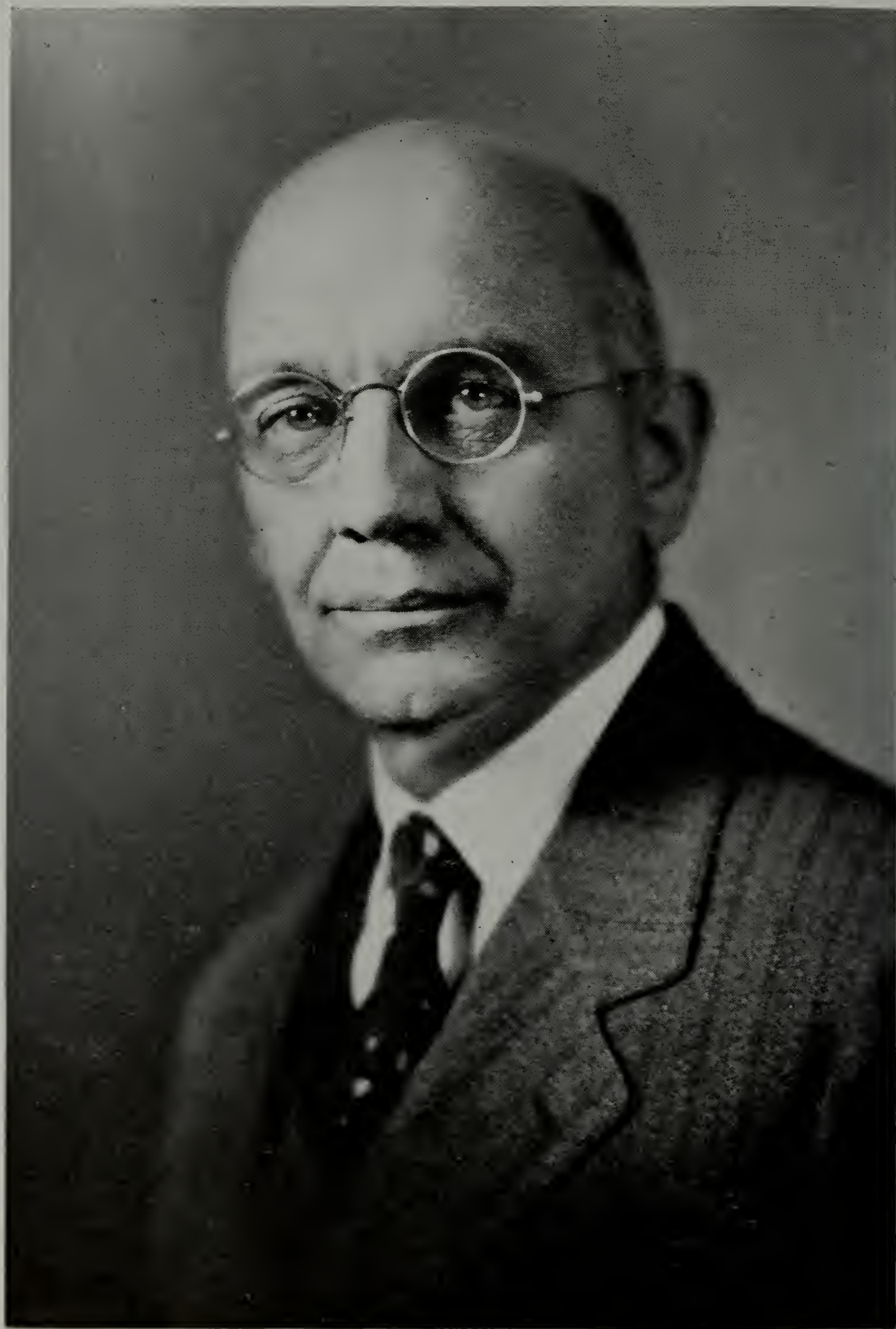
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Entered as second class matter at the post office at Harrisburg, Pa.
The OMEGAN is published quarterly on the fifteenth of March, May,
October, and December at 46 N. Cameron St., Harrisburg, Pa., by
authority of Theta Upsilon Omega Fraternity.

The subscription price of the OMEGAN is \$2.00 a year. Single copies
50 cents. Life subscriptions \$15.00.

Changes of address and other matters pertaining to circulation
should be addressed to 46 N. Cameron St., Harrisburg, Pa., or to
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Address all other matter to Martin E. Jansson, Editor, 3973 Gosman Ave.,
Long Island City, N. Y.



TRUMAN D. HAYES
Worcester '07

The OMEGAN

VOLUME XI

MAY



NUMBER 2

1934

INSURANCE

Its Influence on us as Individuals and on the Economic Life of the Country

*The Fuller Lecture at the Worcester Polytechnic Institute by
Truman D. Hayes, February 13, 1934*

When the President of the United States invites someone to lunch or to the White House for conference, the average American regards the invitation as a command and lets nothing interfere with his going. So when the President of my college asks me to do something I immediately seek ways and means to comply which I count both pleasure and privilege. To give a Fuller lecture is opportunity for service not conferred on every man and is a mark of consideration to be not lightly regarded.

Insurance is a large subject and in a half hour it will be possible for me to touch only lightly on a few of its most salient features. I shall confine myself to that part of the business which touches the group here most vitally, that is, life insurance.

Insurance is one of the biggest businesses in America, ranking with banking, railroads and agriculture. Few people realize that the largest financial institution in the world is an American life insurance company, but such is fact. Any business having an annual income exceeding four billion dollars with 68 million customers and 200,000 salesmen is big. So, when you learn that these figures apply to life insurance only, you can see why I can tell you only a little about a few of the more important aspects.

Despite its magnitude and its surpassing importance in our national economic existence and in our individual lives as well,

the insurance business is not generally well understood, either as to fundamental concepts or method of operation. Because of its far-flung and intimate contact with every productive, charitable, religious and educational enterprise throughout our nation, people should know what makes it so safe, sound and secure and people should realize how the institution can be made to co-operate with them individually in attaining ideals and realizing ambitions. So I want to tell you briefly what insurance is and what an insurance company does. I'm going to reduce this to lowest terms so the principles may be understood. Then I'm going to tell what life insurance has done for America in the recent past. Finally, I shall endeavor to make some personal applications.

Mankind is forever exposed to innumerable serious hazards, the occurrence of which, so far as any one person is concerned, it is impossible to foresee or prevent. It is vitally important, however, to provide for the conditions which follow loss of property, of earnings, of health, or of life. The function of all insurance is to enable people to safeguard themselves against consequences of misfortune by having the losses sustained by an unfortunate few paid for by contributions from many exposed to the same risk.

Insurance has two major divisions with an almost endless variety of subdivisions in which new forms appear constantly. These two main divisions are property insurance and personal insurance. In the former and older classification are fire and marine insurance. In the second group come life insurance and annuities. There is no essential difference between the divisions as respects economic purpose. The objectives which are identical are but three in number: (1) To indemnify for lost values, (2) To determine scientifically the cost for assuming the risk, (3) So far as possible to prevent losses altogether by eliminating causes.

We live in a world of insecurity. Our property, our health, our life itself seems ever at the mercy of a blind and capricious Fate. With dawn of intelligence, fear of the future was born. The sense of insecurity and desire for something permanent and durable in this shifting universe has been an influence most potent in the evolution of our race. Every institution, every system in history, be it social, political, economic or religious, reflects man's search for safety. Safety for himself and his immediate family, safety for his clan, his tribe, his nation. Our laws, our constitutions, our governments were developed and are being maintained to protect men in possession of property, liberty and life.

In the age long struggle to win security out of insecurity, certainty out of uncertainty, men have ever laid emphasis on their right to acquire and to safely retain property. Not because of any

value inherent in lands, gold, silver or jewels, but because of the power and security which such possessions brought their owners. Man does not fight to acquire property for himself alone. Were this so, he would stop when he had satisfied his own desires and pleasures. But he keeps on, forever striving to accumulate more and more, so he can transmit to his descendants the peace, comfort and freedom from anxiety which attends the ownership of property.

Man's sense of responsibility for his dependents and apprehension for his own welfare in old age called into being the institution of life insurance. That and the desire for present enjoyment—for we all want the most we can get out of life as we go along, hence our search for what promises security for ourselves in the present and the certainty we wish in the future that both ourselves and our families shall continue to enjoy the things needful to well being. Can we secure both these assurances at once? Can we dare spend present income for a maximum of the goods our abilities permit us to command and yet face the future unafraid, undaunted, confident?

The institution of life insurance offers the only affirmative answer that has ever been found and I make the unqualified statement that there is no single material agency known today which is doing so much to promote human happiness and welfare, to conserve wealth, to establish and develop character, to encourage thrift, to prolong life, to free man from worry and fear, to permit him to enjoy the embellishments and luxuries of life and to pass on to succeeding generations the untold wealth represented by human earning power. These are large claims but they are amply justified. They are conservative and without exaggeration.

In theory life insurance is a science; in practice, both business and profession. Scientifically the structure is based on three underlying principles: (1) The Law of Mortality, (2) The Law of Averages, (3) The ability of money to earn interest. What is the Law of Mortality? There is nothing more uncertain than duration of an individual human life. When however a large group of lives is considered as a unit, centuries of observation prove that death takes place with mathematical regularity. This discovery made life insurance possible just as the invention of celestial mathematics made modern astronomy possible.

To show how these components work, suppose we start a life insurance company to do three things:

1. Pay \$10,000 to each member who reaches the age of 65.
2. Pay \$10,000 to the heirs of members who die before 65.
3. Reimburse those who withdraw from the company.

There are several methods of providing for our obligation to

pay \$10,000 to each who lives to 65. The simplest, in theory if not in practice, is for every one to deposit in the company a single sum which will with interest added over the term of years, just increase to \$10,000. While this is a perfectly sound plan, most of us are too young to control so much money as this requires, so our only course is to hire a mathematician to compute how much each will have to deposit every year so that, with interest earnings, \$10,000 will be accumulated for all members living at 65. Naturally our mathematician must base his calculations on an interest rate so modest that we certainly will be able to earn it, say 3 per cent or $3\frac{1}{2}$ per cent. If we set these deposits aside in a sinking fund or reserve and keep them safely along with interest earned, the first requirement is met.

Our next objective is to pay immediately to heirs of a deceased member the \$10,000 he intended to accumulate—or perhaps an income based on it instead of the capital sum itself. Of course the sinking fund of no member would amount to \$10,000 before he reached 65 so we must add to what he had actually accumulated, an amount sufficient to increase the total to the sum required. From where shall the difference come? This is a problem for our mathematician whom we call an actuary. He consults mortality tables which show exactly how many of our members will die this year, next year, the year after that, and so on. Not *who* mind you, but *how many* and when, are facts of accurate knowledge. Thus we learn how many will die each year and how much the survivors must contribute to make up a pro rata share of the deficiency between the accumulations of our deceased members and the \$10,000 which must be paid. That contribution called a “Mortality Charge” must be put in every year by all members living.

Our third claim arises from members who quit and want their money back. Their contribution to the general sinking fund will be returned minus a small fee which reimburses those who continue for expenses up to the time of withdrawal.

No business can be conducted without expense for rent, clerk hire, taxes, salaries, advertising and what not. With us, these items are relatively small, but each must pay his share.

We get a charter, elect our executives, hire offices, put in the money and start doing business. After a year we hold a director's meeting and find we have done well. Our money earned $4\frac{1}{2}$ per cent instead of the $3\frac{1}{2}$ per cent we estimated. This constitutes surplus. Members have been healthier than we hoped, fewer died, giving additional surplus. To our joy, expenses have kept within the budget and again there is surplus. We have met our obligations promptly and in full. We paid off the heirs of each

member who died and we have in the sinking fund the exact sum needed for those who lived and also a surplus against a rainy day when interest earnings are lower or our morality charges greater than normal.

And that's pretty much all there is to it in principle. Except, of course, some members might like to have their money available in 10 or 20 years instead of at age 65; or perhaps don't wish it paid to themselves at all, only to their heirs; or some without family ties may only want to save and invest safely for their own use in the future. All this can be arranged. Our actuary will tell each one how to solve his particular problem.

All this seems so simple that some may be wondering how I can justify the statement that insurance is a big business. A few facts may help. The first United States life insurance company appeared in 1809. In 1835 the first of the present day giants was chartered. Today there are some 360 companies with outstanding contracts of more than 114 billion dollars. Sinking funds exceed 21 thousand million dollars. This money does not belong to the companies. It is important and significant that they are merely custodians, holding this wealth in trust for men, women and children throughout the entire nation. Our population numbers about 120 million, of whom more than half own life insurance policies. Comparing this and some other items with the rest of the world, we find that continental United States has 6.2 per cent of the world's wealth, but 83 per cent of all the automobiles, 60 per cent of the telephones, 1/3 of the railway mileage, 69 per cent of the oil production, 2/5 of the pig iron and coal production and (mark this) 70 per cent of all the life insurance in the world. Only 7 per cent of the world's population but 70 per cent of its life insurance!

Does that mean anything practical to us here? It certainly does. A moment ago I said the companies are custodians of over 21 thousand million dollars and my question now is "What good does this do us individually?" Very little investigation is needed to find how these billions of dollars are used to stabilize our business fabric. This money contributes in countless ways to the material, mental and spiritual welfare of every single one of us. Not a person in this room can step from this building or from his home into a city street or a village lane without coming face to face with life insurance dollars at work. They raise our standard of living by making possible better buildings, smoother roads, more commodious schools, purer drinking water, cheaper light and power, more efficient agriculture, faster and safer transportation and so on without limit.

Here is a little story to illustrate where these billions of dollars

come from and how they are put to work. Let me introduce Mr. Kilburn Oliver Watt, an electrician, living here in Worcester who had an installation job on the new Memorial Auditorium. Being a typical American, Mr. Kil. O. Watt owns an insurance policy on which he recently paid a premium of \$50. He only knows what he reads in the papers which tell about inflation and Wall Street gambling by men in high places and he gets disturbed about the safety of his money and decides he'll make a personal investigation to find what the company is doing with it.

Naturally the first place to go is the office here in town where he mailed his check. Let's go along to see how he makes out. With a chip on his shoulder he appears at the cashier's desk, introduces himself and says, "I want you to show me where that \$50 is I paid you the other day for my life insurance."

"Well, Mr. Watt," the manager replies, "we haven't got your money here. We sent it to the head office in New York where all our premiums go. You have a receipt and your money is perfectly safe with the company."

"Perhaps it is. I certainly hope so, but I want more than your word," says Watt, "and I'm going to New York to find out."

Next we see him in the big city. He locates the home office easily. He could hardly miss it for it covers a city block and sticks up in the air 80 stories. There he meets the treasurer who receives him and inquires how he can be of service. So Mr. Watt tells how he sent \$50 to the Worcester office and afterward decided to check up and found his money was sent to New York, "And so," he says, "I came down to see if you got it and if so what you're doing with it."

"Well, Mr. Watt," the treasurer says, "your suspicions are a little unusual but I can see how you feel. You are entitled to an answer and I'll try to get it for you. But you know we don't keep much money in banks, we have to invest it for our policyholders in different ways so it'll be safe and earning interest all the time."

Right off Mr. Watt is suspicious again but he says, "That's O. K. I suppose you do have to invest it but I want to know what you put it into. There's too much Wall Street stuff going on to please me."

So the treasurer with a twinkle in his eyes talks over the phone and soon a messenger comes with record cards and Mr. Watt is told, "I find on looking it up that your money was sent to the Treasurer of your own City of Worcester for some bonds we bought. Here's a description of them with their numbers. The bonds are downstairs in our vaults right now but your money is back in Massachusetts. If you want to know just where you'll have to ask the Treasurer of your own town."

Well, Mr. Watt gets the idea he is being passed around and starts for home vowing if everything isn't the way it should be he'll be back with his lawyer. Down at the City Hall he's presently talking to the Treasurer who reassures him, "Surely, Mr. Watt, it's all right. Don't be disturbed. I remember that transaction. Your insurance company did buy some of our bonds and your numbers were among them. The money they sent us is here in the Worcester Trust Company subject to our order. It's being used to pay for work on the new Memorial Auditorium. Why not hop over to the bank and ask them about your money?"

"Another stall," thinks Mr. Watt, "but at least I'm nearing the end of the trail." He happens to know the president personally and believes that finally he'll be getting the truth.

So, for the last time, he goes over his story with the president who smiles as he says, "Yes, Mr. Watt, that money is right here in our vaults. It's paying for the new auditorium over on Lincoln Square. They come over here every Friday to get the payroll. By the way, sir, aren't you doing some work on that building?"

"Sure," says Watt, "and mighty glad of the job. But why do you ask?"

"Well," replies the president, "I just wondered. Do you happen to have your last pay envelope with you?" So watt looks in his pocket and finds the pay envelope marked \$51.50 and hands it to the president who pointing to the figures says, "There, sir, there's your money. You got it back and spent it on your family or else it's downstairs in the savings department right now."

Well, sir, Watt thinks that over a while and the light begins to dawn. "Well, I'll be so and so," he says, "that's one on me. I thought that bunch in Wall Street was playing round with my money and now I find I got it back for work I did on a building where my children and I will go for entertainment and instruction. Can you beat that?"

This outline, though somewhat over-simplified perhaps, gives a fairly accurate picture of the process by which insurance companies invest the billions of dollars intrusted to them. What happened to Mr. Watt has been happening to thousands and thousands of others like him every day during the past year and for the hundred years preceding. That story concerned a small number of dollars, now let's increase the tempo.

We are living amidst momentous events. In a very real sense history is being made and in it the institution of life insurance is playing an important part. We all remember the first weeks in March last year. Who can ever forget them? Those days were dark and dreadful. Americans were striving deliberately to kill

America and it seems at times they would succeed. That they did not then nor since bring their sinister intention to pass was due in no small measure to the fact that life insurance companies arose to meet the crisis and stood solid, firm and adequate when so much else that was regarded as impregnable went crashing down in ruins. The scientific structure built through a hundred years did not fail when the supreme test was imposed upon it. It helped to prevent revolution and collapse. It helped to save us from riots and bloodshed, barricades and bombs. You ask how it came about? Listen

United States life insurance companies in 1933 paid out to policyholders and beneficiaries the amazing sum of three billion, one hundred million dollars. This was for death claims, matured endowments, annuities, surrender values, dividends and disability benefits and it does not include the billions loaned to policyholders. Contrary to a general belief, one does not have to die to collect from a life insurance company, for over 2/3 per cent of the total amounting to over 21 hundred million dollars went to living beneficiaries and only 925 millions to widows, orphans and others. We talk glibly of three billions but no one has the faintest notion of how much money that is. Let's see if we can get some idea. If you should start counting one dollar at a time, three to a second, it would take just 31 years of continuous counting, day and night, to reach the sum paid out by life insurance companies to their beneficiaries last year. Nor is this the only year. From 1929 through 1933, exclusive of loans to policyholders, life insurance has paid the incomprehensible sum of 13 billion dollars. Let me see if I can visualize that for you

A few hours after his inauguration last March, the President ordered all banks closed in the United States. Five days later insurance commissioners in the several states ordered life companies to suspend making loans on policies not to discontinue any other forms of payment only to restrict loans. A gasp of universal dismay arose from the whole nation. Were insurance companies included in the general cataclysm? If so, then nothing remained. Almost instantly however apprehension passed for people found the mail brought and continued to bring checks from their insurance companies exactly as before. A sense of relief spread abroad. Here at least was one institution that had not failed to carry on. In the 5 years from 1929 through 1933 American life companies wrote checks at the rate of \$8,000,000 a day and delivered them on time. While threatening armies of unfortunates roamed the historic streets of Washington where the regular army was called out in defense, insurance offices all over the land kept

diligently at their task of paying out 8 million dollars a day. England went off the gold standard and financial centers throughout the world rocked in convulsions but still the mail trains bore each night a golden stream of \$8,000,000 out of the life insurance treasury. Before the presidential order for general closing, over 2300 banks had failed and groups of white faced depositors loitered in idle streets not knowing what blow would fall next nor where, but all the while 8 million dollars a day flowed out from life insurance.

The barometer of business fell from 100 down to 50, to 40, to 20 and still that great flood of 8 million dollars every day poured its life giving energies over a distracted nation.

The stock market surged and broke until prime investment securities were selling for pennies instead of dollars and the life insurance companies still paid out 8 million dollars a day.

Those were dark days when mobs rioted in the streets of Washington, when there were 31,000 bankruptcies, when the stock market was a panic, when thousands and thousands of banks that had closed were found unfit ever to reopen, when business slowed down to stagnation so that 12 million people were unemployed although ready and eager to work. But in that darkness one light never dimmed, that daily distribution of \$8,000,000 never failed. Statesmen know those payments each and every day for the past 5 years unquestionably prevented riots and bloodshed; but for those vast sums armed bands seeking plunder and overthrow of authority would have roamed our highways. Bankers know and acknowledge that but for those 8 million dollars a day to ease the strain, breaks in the general financial structure would have been almost irreparable. Business men know that without the food, shelter and clothes bought daily by that 8 million dollars, tax rates would have doubled again and again in frantic endeavor to feed the hungry and care for the poverty stricken. Adversity tests both men and institutions and when history is written of events through which we are now passing, it will not fail to note the important part played by life insurance in alleviating distress and maintaining the morale of America.

The public did not lose confidence in insurance, in fact it seems as if it is practically the only institution which people have trusted implicitly, for all the while it was distributing 8 millions of dollars a day on one hand, on the other it was collecting 10½ million dollars daily from American citizens who, though suspicious and fearful of almost every other depository, with unwavering confidence in the stability and integrity of this one, still continued intrusting their money to it for safe keeping against a time of

need. And what did the companies do with these 2½ million dollars collected every day in excess of disbursements? Exactly what they have always done, they invested in city and farm property, they bought first mortgages and bonds of state and nation, of railroads and public utilities.

This raises a question often asked. Why is a legal reserve life insurance company any more dependably solvent than most other depository institutions? The answer lies in strict observance of the law of averages as applied to investments. There are 7 distinct applications of this law, all focused on the fact that diversity is the greatest single safeguard in the whole realm of investment. Average individuals can hardly comply with more than one application and average institutions with no more than two or three, but modern legal reserve life companies constantly and scrupulously observe all 7 requirements for absolute safety. I'll speak briefly of them.

The first diversity regards kind or type of property. The assets of 21 billion dollars held in trust by life insurance companies in the United States cover the entire economic interest of the nation. They are made up of first mortgages on farms (8.9 per cent), on city properties (27.6 per cent), of railroad bonds (15.2 per cent), public utility bonds (8.8 per cent), industrial bonds (1.9 per cent), government bonds (8.5 per cent), of preferred and common stocks (2 per cent), real estate (4 per cent), cash (4.6 per cent), and policy loans (18.5 per cent). This list is made up largely of first mortgage liens with adequate margin of safety in proportions carefully balanced to guard against severe shock from any particular field.

The second consideration is geographical diversification. Investments are scattered over the whole nation. About 38 per cent on the Atlantic coast from Maine to Florida, about 46 per cent in the basins of the Ohio, Mississippi and Missouri rivers, some 10 per cent on the Pacific coast and 6 per cent in Canada. Economic convulsions do not occur with equal severity in all sections of the country simultaneously and life insurance benefits from the national average.

Diversification in the third instance lies in sheer number of investments. These run into thousands of items. Even a relatively small company may own 10,000 different investments and a large one many times that. Policyholders have only a few cents or a few dollars at most in each unit and it is important to notice that each policyholder owns a pro rata share of the entire portfolio, not a limited list of earmarked securities. Therefore, when some issues turn out unfortunately the loss does not fall as heavily as

it would on an *individual* who held identical securities and beside it is probably offset by a gain in some other direction.

The fourth diversification is by maturity. Insurance investments are made to mature 10, 20 or 30 years ahead so that current interest being paid and maturity dates met on time, companies do not worry over gyrations of the stock market.

The fifth diversification concerns time of purchase. The portfolio is created over a generation, not in a year or two. Companies can and do wait to purchase during favorable buying periods, of which there have been six in the last 40 years. No man and no company ever went broke buying at a low price and selling at a high one. Times that are full of trouble for individuals and for many institutions are full of opportunity for life insurance companies and their policyholders.

The sixth diversification is the geographical distribution of policyholders themselves who live throughout the entire country and not in one locality. Runs, epidemics and catastrophes being usually local in character and extent, insurance companies are spared that greatest dread of other depositories "a run on the bank."

The seventh and last application comes because the six preceding are under continuous and careful scrutiny of competent investment experts who do not work for private gain. They buy for income, not for speculation, and their lives are devoted to watching over funds committed to their care and to training themselves in principles and practices of conservation and safety.

Thus far I have dealt with general aspects as regards the nation and community. Now I wish to show what service the institution of life insurance can render each of you personally. As young men let me ask you a question, "What are you here at the Institute for?" Your answers will vary but in substance will all amount to this: "To enable me to get a job and earn a living." Clearly, your first economic necessity is to get a job that will support you and provide necessities of life. Then dollars will come into your hands. The large majority of Americans get most of their incomes from working, particularly when young. A few dollars—a very few—may come from invested money, but by far the most will come because we ourselves can work.

Now, where do our dollars go? The largest part by far goes for our own living expenses, for food, shelter and clothing and if we are wise we will not spend all we get, we will save regularly and invest some money for the future—for the food, shelter and clothes we will be needing by and by.

But why when we are young should we save and invest a part

of our income? Why not spend it all now? Because wise men do not live for the moment only. What distinguishes man from the animals is his ability to look ahead and provide for the future. As you grow older and almost certainly have families, you will set their standard of living and will maintain that standard by dollars derived from two sources, your own earning power and your income from investments. If anything destroys your earning power you will have less money to spend and your standard of living will fall. How far it will fall depends on how much property you own and how certain the income is from that property.

Let's think a moment about what can reduce your personal earnings. There are four things and no others: Unemployment, disability, old age and premature death. When one or more strikes you and personal earnings are impaired, where will the money come from to buy food, shelter and clothing? There is one source and only one. The dollars you need must then come from investments you have made. So, what investments should you be making? What sort will serve you best and bring in the largest possible income the most surely when your own personal earnings cease?

Let's look at the various forms of property a man may buy and let me advise you here and now, no matter how little you earn or how much, always save a little and invest it regularly for the day comes to every man when funds will be sorely needed. But what shall we put money into? Stocks? Bonds? Real Estate? Mortgages? Savings Banks? Co-operative Banks? Life Insurance? The field is wide and the choice great, but which is best for the *ordinary* man? I submit that the best investment is one which yields the largest possible income when it is most needed. Income from securities for use in any of the four emergencies may be 5 per cent to 6 per cent if times are good and nothing if times are bad. The loan value of securities and real estate varies from 80 per cent in good times to nothing at all in times like these and the sales value is about the same. Compare these figures with insurance. If disabled, an insurance policy can yield an income which is definite, dependable and permanent of from 50 per cent to 1500 per cent annually on what it cost. In old age it guarantees an annual income for life of from 8 per cent to 11 per cent on purchase price. In event of unemployment, loan value is guaranteed to be from 50 per cent to 125 per cent of what you paid for it and in event of premature death the capital increase can be from 125 per cent return of the purchase price to 10,000 per cent.

Life insurance dollars work hardest for you when you need

(Concluded on Page 66)

THE FULLER LECTURES AND THE LECTURER

In 1925, Henry S. Fuller, a member of the class of 1895 at Worcester Polytechnic Institute, made it possible for the students at the Institute to hear leaders of business and industry speak at the monthly Student Assembly. Only men who are prominent in their fields of work are invited to give an address before the students at these assemblies. Consequently it is an honor which very few turn down.

In the past two years, the students have enjoyed talks from Army and Navy men, a playwright, a leader in economics, a designer of speed planes, a member of the British Parliament, a past member of the United States Cryptographical Bureau, and several others, giving the students an opportunity to broaden their horizon and increase their culture.

It was indeed a great honor to T. U. O. when one of her members, Truman D. Hayes, Worcester '07, was invited to address the Assembly on February 13, 1934. His address, on the subject of "Insurance, its influence on us as individuals and on the economic life of the country," appears on page 43 of this issue of the OMEGAN.

Brother Hayes is especially fitted to explain insurance to laymen. Since 1915, he has been in business for himself as an insurance broker in Boston. He was a special agent for the Massachusetts Commission on Industrial Education in 1907 and 1908. He is a member of the National Association of Life Underwriters. Since 1917, he has been a lecturer on insurance at Massachusetts College of Pharmacy. He is a vice president of the Boston Alumni Association of Worcester Tech, and from 1931 to 1933 was President of the W. P. I. Alumni Association. He is the author of various reports and articles on pumping problems and pumping machinery, published in *Power* and the *Engineering News*. In 1916, he won the Ben Williams Cup offered by the National Association of Life Underwriters for the best essay on an assigned subject. He has had many articles on insurance in *Eastern Underwriters*, the *Standard*, the *Association News*, and other journals.

While an undergraduate at Worcester, Hayes was active in Delta Tau, now Beta Alpha chapter of T. U. O., sang in the Glee Club, belonged to the Mechanical Engineering Society, played basketball, ran cross-country, and was assistant manager of basketball in his sophomore year.

Brother Hayes is now fifty-three years old. He was married in 1909 to Miss Hattie Frances LaPierre, Wellesley '08. They live in Cambridge, Massachusetts, and are the parents of one son and three daughters.



GAMMA ALPHA CHAPTER AT INSTALLATION MAY 2, 1924

TEN YEARS AGO AT GAMMA ALPHA

Installation Group at Stevens on May 2, 1924



TOP Row: L. F. Wright, '17, A. McLean, '19, R. T. Lankering, '19, E. A. Theurkauf, '19, T. L. Hall, '26, F. E. Anderson, '19, G. L. Mitchell, '11, G. L. Montgomery, '13, G. W. Von Hofe, '21, J. F. Ramsey, '10, J. E. Hoffman, '14, L. R. Anderson, '12, H. P. Smith, '12, G. C. Stauffer, '20, A. F. Lynch, '19, H. C. Platt, '25, A. H. Peters, '21.

SECOND Row: C. T. Zwingli, '19, E. S. Tuthill, '23, L. W. Geisler, '25, J. D. L. Smith, '13, W. Wilkenson, '17, G. H. Savale, '17, L. E. Schueler, '23, F. W. Simmons, '23, C. P. Benneche, '21, R. F. Dirkes, '20, F. E. Shore, '21.

THIRD Row: G. H. Spencer, '19, J. H. King, '24, L. Steele, '22, F. C. Mueller, '24, A. H. Johnson, '21, J. C. Roberson, '10, A. G. Norris, '10, A. L. Wescott, '11, A. J. Weston, '04, F. Wierk, '23, A. M. Stock, '22, H. J. Steeneck, '21, W. Steinman, '21, C. Q. Gurney, '15.

FOURTH Row: J. E. Zabriskie, '26, J. G. McGall, '23, F. M. Van Vorhees, '23, G. G. N. Purcell, '27, F. H. Lewis, '25, D. P. Jacobus, '23, S. D. Catelle, '27, J. A. Wilson, '23, H. Massey, '23, R. Steeneck, '26, J. L. Lindner, '25, W. M. Wyburn, '24, E. B. Geh, '25, K. F. Hourigan, '26, E. P. Walsh, '27, A. Ludwig, '25, M. A. Chaillet, '27, I. D. Felter, '27.

THREE COLLEGE EDITORS

Theta Upsilon Omega has always made modest claims to campus leadership on college publications. However, the circumstance of having three members simultaneously at the head of their respective papers causes us to take special note of this leadership.

Joseph H. Shinn, Jr., editor of the *Temple University News*, Leonard G. Humphrey, Jr., editor-in-chief of the *Tech News* of Worcester Polytechnic Institute, and Horace G. Oliver, Jr., editor-in-chief of *The State* of Stevens Institute of Technology, are the gentlemen in question.

JOSEPH H. SHINN, JR.

BY KENNETH KRAMER

From a struggling weekly to one of the leading college newspapers in the country is the record of the *Temple University News*, student tri-weekly paper. All this has happened in the past ten years and in those ten years no less than eight members of Epsilon Alpha chapter have been editors-in-chief of the publication.

The present editor is Joe Shinn, E A '34, and it is under his editorship that the paper has reached its highest point. This year the *News* was selected by the judges of the Intercollegiate Newspaper Association of the Middle Atlantic States as the winner of the first prize for news excellence and make-up. The paper was also awarded an All-American honor rating and was placed among the 31 best college newspapers in the country.

Shinn comes by his editorial ability honestly. His father is the present city editor of the *Atlantic City Press* and it was probably his inspiration that started Joe's first venture into publication while still in the sixth grade. Since that first mimeographed magazine Shinn has constantly been putting printed material before the public.

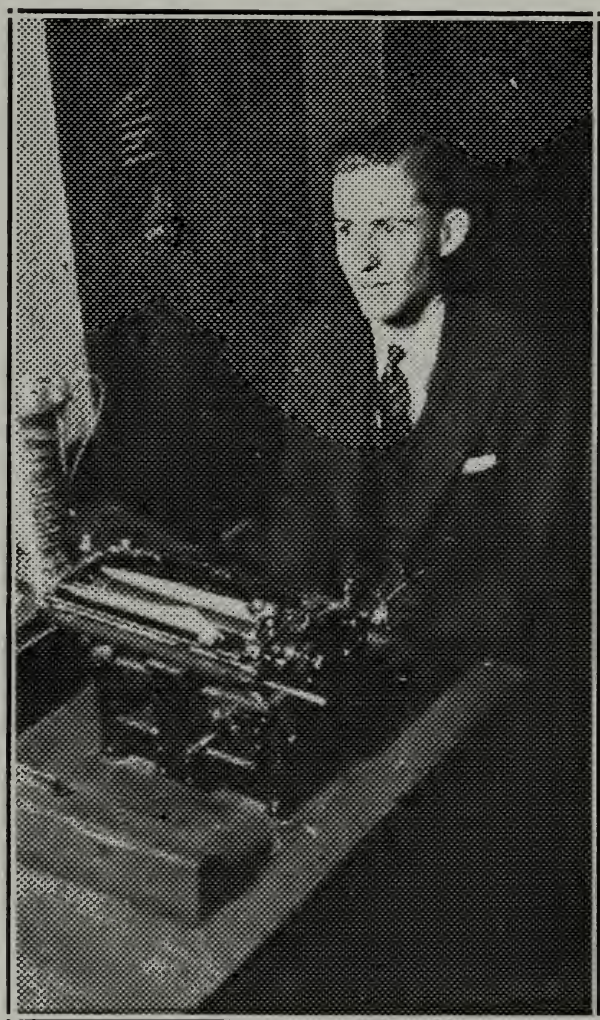
In Atlantic City High School, Joe kept up his journalistic work. During his four years there he edited about everything but the report cards. Then he came to college and instead of entering the Department of Journalism he selected a two-year course in Business Administration. He also went out for the staff of the *Temple News*, joined Epsilon Alpha and became so interested in Temple and the *News* that he changed to a four-year course, majoring in advertising. Last year he was elected editor-in-chief of the *Temple News*. He was the first non-journalism student to be so selected.

Shinn's contributions to the paper have been many and valuable. He made several changes in the make-up; he used a new style of type, and he completely revised the editorial page, adding many new features. A weekly rotogravure section has been subscribed to for the first time this year and new methods of selecting staff candidates have been devised.

The editorial policy of the paper has been more positive this year than it was previously. Shinn took a decided stand on every issue that confronted him. The paper was the chief exponent of the commission plan of student government that displaced a weak and ineffective Student Council. It also supported compulsory voting in the class elections, better seating for the student body at the football games and student representation on the Athletic Council. All of these have been satisfactorily granted by the administration of the school.

Several weeks ago Shinn and his *News* cohorts circulated a long and elaborately worded petition among the student body. It seemed to be a request for a longer Easter holiday. The majority of the students read the first few lines and then reached for their pens and signed. And Shinn had the scoop of the year. For down near the bottom of the petition was a sentence that read, "On that day we will decapitate ourselves with extreme joy." 1800 Temple lads and lasses cheerfully agreed to do just that and they put down their signatures to prove it. The Associated Press gave nation-wide publicity to that and 1800 students were sheepishly aware that Shinn had proved the point of a recent editorial when he said that student petitions were of small value.

Shinn is never far from the smell of printers' ink. One summer he worked as assistant editor on the *Atlantic City Press*, and last summer he held the job of assistant publicity manager of the Million Dollar Pier at Atlantic City. The summer before that he worked almost as hard as the dancers when he was publicity director of a dance marathon. In his spare time he writes camp



JOSEPH H. SHINN, JR.

publicity for the Boys Scouts and probably thinks up new ways to improve the *Temple News*. During the Christmas and Easter vacations he goes home and works on the *Press* as a substitute rewrite man.

While his chief activity has been the *News*, Shinn has also gained prominence about the school in other capacities. He is the leader and organizer of Joe Shinn's Orchestra, the leading campus dance band. He is a member of Blue Key, national honorary fraternity, the Y. M. C. A. Cabinet and the all-powerful Student Commission. He also was Herald of Epsilon Alpha for a year.

With all his newspaper background and experience, Shinn is not going to enter the newspaper game after he graduates. His chief ambition is to be a prominent figure in the advertising world some day. For this reason he is a regular attendant at the advertising courses of Brother Neal Bowman and not an attendant at all at the journalism courses of Brother Charles Wright.

LEONARD G. HUMPHREY, JR.



LEONARD G. HUMPHREY, JR.

Particularly suited to be Editor-in-Chief of the *Tech News* is Leonard G. Humphrey, Jr., or just plain "Hump," as we know him. His three years here at Tech have been crammed full of activities of every sort; he knows what is going on and where to find out about it.

Like all members of the senior staff of the *News*, Len started at the bottom while still a freshman as a mere reporter but proved his worth, and during his sophomore year advanced to the position of junior editor. The election in March pushed him to another notch, the highest, and a T. U. O. is the new editor-in-chief, an office which will hold for a year.

On the other hand, Len did not narrow down into one field the way so many others have, but engaged in various other extra-curricular activities. He has been at

one time or another a member of the band, the Tech dance orchestra, the Rifle Club, the Boat Club, and the class soccer team. Furthermore, he is class historian, and has been for three years, manager of the band, secretary-treasurer of the Boat Club, and a member of the Junior Prom Committee.

Len's fraternity activities include relay, Herald, baseball, bowling, interfraternity council, track, and chairman of the Tech Carnival Committee for the house booth.

"Hump" was born in Marblehead, Massachusetts, on November 14, 1914, and graduated from Marblehead High School with the class of '29. His high school days saw him as manager of baseball and sports editor of the "Headlight"; perhaps that is where he got his start. At any rate, once he got going he went, and he's still going strong. Beta Alpha is proud to have him as a brother.

HORACE G. OLIVER, JR.

BY ARTHUR E. BLIRER

Horace G. Oliver of Gamma Alpha chapter, a member of the class of 1935, was elected editor-in-chief of *The Stute* on March 20. His first act was to make a thorough housecleaning of the editorial office. Where litter and inefficiency had reigned are now the appointments of a big corporation office. The editor's desk is no longer the repository of loose paper and scraps of copy but is clear and ready for action.

The housecleaning did not terminate with the office but extended to the paper itself. For years it has been without change, successive staffs falling into the same old ruts and routine. They called themselves "conservative" but it was more like a standstill due to sheer inertia. *The Stute* has never in the past had a real policy. Once in a while a series of editorials were run on school and student problems, but for the most part they were ineffectual



HORACE G. OLIVER, JR.

and vapid. Student opinion could not be molded because the editorials were seldom the product of independent thinking. Peter deBruyn, Γ A '34, as news editor last year made a good effort to improve the editorials and was successful in directing the attention of the "Stute" authorities to needed improvements. The new board under Oliver is going to follow up this advantage and make the editorial column something that the student body will really read.

The Intercollegiate Newspaper Association convention which Oliver attended shortly after his election provided him with many ideas for improving *The Stute* which are not readily achieved in the technical curriculum of an engineering school. The old custom of setting down everything in articles whether news or not has been abolished. Late copy is being penalized and errors of fact in news articles are being made painful to the students responsible. Infractions result in credit reduced to half or less of the actual printed length of the articles and that holds back promotion. The old boards used to threaten such things; the new board is enforcing these rules and finds that they produce results.

Brother Oliver has been active on the campus in other fields than journalism. He has played junior varsity baseball and soccer for three years. In his freshman year he hit the longest homer ever hit on the Stevens field. In his freshman year he was called upon in the last minute to take the place of Bill Salvatori in the annual cane spree between the freshmen and sophomores. He had never before participated in this, but came through a victor in the deciding battle to gain for the class of '35 the right to smoke class pipes in the freshman year. Last year he won the contest as a sophomore.

He was made managing editor of *The Stute* early in his junior year, something not usually done. Few get such a position until the regular elections toward the end of the junior year. This year he was in addition a member of the Junior Prom Committee which put on the best and least expensive affair of its kind in years; it may even show a profit on the books, which is saying a good deal.

In the Gamma Alpha chapter Brother Oliver has served for the past two years as athletic manager. He was recently elected Herald.

HAYDN PEARSON TAKES NEW POSITION

A yellowed newspaper clipping from the *New York Herald Tribune* bearing the caption "Camps Provide Vacation Study for 800,000 Children Annually" is the oldest of a number of similar clippings, notes and bits of information which have been accumulating in a basket pending the time when we could again write an article about their author, that very promising T. U. O. from New Hampshire, Haydn S. Pearson.

The children's camp article was nothing about which we could work up an article for THE OMEGAN. Nor could we get very enthusiastic over "Dwarf Varieties of Fruit Trees Need Small Plot" which appeared over Haydn S. Pearson's by-line in the *Herald Tribune* a few weeks ago. To be sure, we had an item from our correspondent in Wayland, Massachusetts, that he had heard Brother Pearson over the radio from station WEEI in Boston from 5:00 to 5:15 on March 23, 1933, giving a talk entitled "Indian Legends of New Hampshire." Not even that held forth any great promise. However, on March 28 of this year, the aforementioned Wayland correspondent, who is, incidentally, Truman L. Sanderson, Worcester '31, for many years Herald extraordinary of Beta Alpha chapter, cast his eagle eye upon an item in the *Boston Herald* telling of the appointment of Brother Pearson as principal of the Bigelow Junior High School in Newton Center, Massachusetts. Here *was* something.

Brother Pearson is well known to old readers of THE OMEGAN. In 1925 he wrote for this magazine. He was then quoted as admitting that "I do a little newspaper work on the side," when, as a matter of fact, he earned his way through college by writing. Before graduating from the University of New Hampshire in 1926 he had been elected to practically every honorary organization on the campus.

He was elected to the Arch Council in 1925 as Junior Councilor and the following year as Arch Chaplain, which post he held until that office was abolished in 1928.



During the eight years since graduation, he has taught school in Utica, New York; Lexington, Weston and Newton, Massachusetts. The journals in which he has published articles on various subjects include the *Ladies' Home Journal*, *Country Gentleman*, *House Beautiful*, *Literary Digest*, and *Country Life*. The *New York Times*, *New York Herald Tribune*, *Christian Science Monitor*, and the *Journal of Education* have published a great many of his educational treatises.

Brother Pearson received his master's degree in Education from Harvard in 1930. He is married, makes his home at 191 Allerton Road, Newton Highlands, and for a hobby runs a small farm at West Mansfield, Massachusetts.

Several years ago, in 1926 to be exact, we predicted big things for Haydn S. Pearson. This forecast having gone so well, we shall venture another. It is that he will not follow in the footsteps of his predecessor at the Bigelow Junior High School to the extent of remaining in the Newton schools for thirty-six years. We refer you to THE OMEGAN of 1970.

A NEW STATEMENT OF FRATERNITY AIMS

Concerted action to prove to colleges, educators, and the public that American fraternities are a constructive force in academic life was taken at the recent joint meeting of the Executive Committee of the National Interfraternity Conference and its Educational Advisory Committee at the Williams Club in New York.

A new working formula, in the form of fraternity criteria and intended to establish closer cooperation between fraternity and educational institution, was set up by the Conference. The criteria are the first formal declaration of the Conference in regard to definite standards of responsibility of the fraternity to colleges and universities. The new platform declares that the fraternity is under obligation to encourage the most complete personal development of its members, intellectual, physical, and social.

The standards, adopted at a joint meeting of the Executive Committee and the six deans of the Educational Advisory Committee are:

"We consider the fraternity responsible for a positive contribution to the primary functions of the colleges and universities, and therefore under an obligation to encourage the most complete personal development of its members, intellectual, physical, and social. Therefore we declare:

1. That the objectives and the activities of the fraternity should be in entire accord with the aims and purposes of the institutions at which it has chapters.

2. That the primary loyalty and the responsibility of a student in his relations with his institution are to the institution, and that the association of any group of students as a chapter of a fraternity involves the definite responsibility of the group for the conduct of the individual.

3. That the fraternity should promote conduct consistent with good morals and good taste.

4. That the fraternity should create an atmosphere which will stimulate substantial intellectual progress and superior intellectual achievement.

5. That the fraternity should maintain sanitary, safe, and wholesome physical conditions in the chapter house.

6. That the fraternity should inculcate principles of sound business practice both in the chapter finances and in the business relations of its members."

These criteria, states the National Interfraternity Conference, should be applied in close cooperation with the administrative authorities of the institutions, with detailed methods of application necessarily varying in accordance with local conditions. It is the purpose of the National Interfraternity Conference to offer suggestions, after further study and investigation, regarding practical steps to make this cooperation effective.

Six deans, who make up the Educational Advisory Committee, will carry on an experiment of applying these fraternity criteria on their respective campuses. The group includes Dean William L. Sanders of Ohio Wesleyan University, Dean H. E. Lobdell of Massachusetts Institute of Technology, Dean James W. Armstrong of Northwestern University, Dean D. H. Gardner of the University of Akron, Dean W. E. Speight of Swarthmore College, and Dean F. S. Turner of the University of Illinois.

The fraternity criteria have already been brought before many local interfraternity councils. Others will take immediate action. The National Interfraternity Conference has written letters to the presidents and deans of men at every educational institution where member chapters are located. Copies of the criteria have been sent to a large number of faculty people and to all chapter groups.

The drive to establish this new working formula in the minds of educators and fraternity men is on in full force. The Executive Committee believes that the criteria will stimulate all fraternities into action and prove to educators, administrators, and the public that the fraternities will meet the challenge to become an integral part of the educational system.

INSURANCE

(Continued from Page 54)

them most. Life insurance returns the largest, certain, stable income when personal earnings cease. I think I can almost hear some one saying, "Perhaps what you say is true but surely life insurance is no panacea for all human ills. There must be something that even you will admit it won't do." And in fairness, I frankly admit there is and I'll tell you just what it is that life insurance won't do.

It will not give you an income when you don't need it, when your own personal earning power is intact, but when that earning power ceases, life insurance will give you the largest dependable income obtainable.

Soon, in a very few years at most, you will all be leaving here in search of a job and life's adventure. You will face that adventure gladly and with a smile will accept the challenge of life ready and eager to assume the responsibilities of the social order in which you live. Let me counsel you to ally yourself at once with your 68 million fellow citizens who through life insurance face the future unafraid. Don't let your first earnings slip away. Invest them in life insurance and thus become personally part and parcel of the institution which is the stability and security of the nation.

NOTE: The writer makes no claim for originality of this material which was drawn from many sources but was perhaps somewhat "matured by being passed through his mind." He makes particular acknowledgment to the *Insurance Research and Review* publication for the nucleus of the stories of Mr. K. O. Watt and the distribution of eight million dollars a day. He is also indebted to the works of Dr. Samuel A. Heubner for the investment data which underlies the "dependable solvency" of life insurance companies.

NOMINATING COMMITTEE APPOINTED BY THE ARCH MASTER

Under an amendment to Section 309 of the Arch Chapter By-Laws adopted May 4, 1934, the Arch Master has just announced the appointment of a nominating committee to report to the next Arch Convocation. The personnel of this committee is:

B. W. McIntire, Θ A '25, Chairman, Durham, New Hampshire.
A. J. Knight, B A '07, 15 Lancaster Street, Worcester, Mass.
J. H. Williams, Λ A '25, 404 Fifth Ave., New Kensington, Pa.
W. K. Wanner, Δ A '25, 716 S. Dearborn Street., Chicago, Ill.
H. M. Cottier, H B '25, Room 844, 641 Washington St., N. Y. C.
N. B. Bowman, E A '25, 1221 McGee St., Lawndale, Phila., Pa.
H. E. Hedger, Γ B '24, 3553 Downing Street, Glendale, Cal.

It will be noted that there has been one member appointed from each of the five alumni clubs and in addition Brothers McIntire and Knight, both of whom have served on the Arch Council and have first-hand knowledge of the duties of Arch Officers and of the qualifications which they should possess.

In charging the committee, Arch Master McGinness writes, "Unless there be additional vacancies arising from death, resignation, etc., the duty of your committee will consist of presenting nominations for the office of Arch Master and for one Arch Councilor, as the terms of Brother A. W. Johnson and myself will expire at the next Convocation."

Section 309 of the Arch Chapter By-Laws as recently amended reads:

"Section 309. At each regular Arch Convocation, there shall be appointed a Resolutions Committee and such other committees as may be required by action of the Arch Convocation. Upon the adjournment of such Convocations, a Nominations Committee for the ensuing year shall be appointed. Said Committee shall use its best efforts to present to the next regular Arch Convocation, for each Arch Council office to be filled thereat, the names of two eligible members who, in the opinion of the Committee, are sufficiently qualified and who have consented to permit their names to be presented to the Convocation."

Chapter News

Beta Alpha

Worcester Polytechnic Institute

The Twenty-ninth Annual Banquet of Delta Tau and the Tenth Annual Banquet of Beta Alpha was held in the Robin Hood room of the Hotel Bancroft, following the Annual Associate Meeting on February 22. The weather kept many of the old boys from returning but those who came back had a swell time.

The house took second place in the intramural squash tournament, due to the efforts of E. K. Gladding, '36, who lost but one match and that to the winner.

The bowling team slipped from its old standing of the past two years and apparently will have to be content with a third or fourth place.

Prospects for the coming baseball season line up very well. Our regular team is on hand and with some of our new members, we should take the cup.

At the present time the house stands fourth out of nine in the rating for the big Athletic Cup. However, baseball will be a important factor so our hopes are high.

The swimming team under the leadership of C. S. Frary, Jr., '34, showed that it could do its part towards getting the big cup. Although not placing first, it was among the first three.

The track team with J. E. Guild, '36, as captain turned in a good record.

Beta Alpha's basketball team won five out of eight games, tying for third place in the interfraternity competition. Brothers Howes, Spencer,

Hebel, Hibbard, Merrian, Gale, and Pledge Brothers Smith and Creswell played on the team.

On January 19, 1934, the Eighteenth Annual Tech Carnival was run. Beta Alpha won third place in the interfraternity competition with a booth which featured miniature horse racing.

Brothers Burns, Merriam, Humphrey, Gale, Whitman, and Leach have been re-elected to the same offices that they held last term, and Brother Anderson has been elected Steward. T. Frary and R. Morrill are Inner and Outer Guard.

Recently the master, in one of his frequent visits to the house, brought back a DUCK. "Joe" as he was named by some, took things easy until he tried, and succeeded in following the master home one evening. From then on his days were numbered, and went the way of all poor animals. We are wondering just what the next one will be. Hope it's not an elephant!

Ranking only fourth in the scholarship rating at the end of the first half made the boys realize the importance of things and we hope to be able to get the 1.5 points average back and have the "Thinker" for another year.

The Convocation Dance was held on the twenty-third of February with Mr. and Mrs. F. M. Potter, '33, as chaperones. Some sixty couples held forth to the melody of Eldon Pond's orchestra until the early hours of the morning.

Several "Vic" dances have been held, the latest on March 24, when some thirty couples enjoyed a evening

designed to drive away dull care.

According to the latest reports it looks as if the house would again this year turn into a sorority house on the weekend of the Junior Prom. May eleventh will be the date and it is expected that the affair will surpass last year's party.

After the Prom weekend the house will have a new register or guest book and we remind our alumni who visit the house to be sure to sign it. There is room for everything and if you don't believe it, drop in and see for yourself.

Gamma Alpha

Stevens Institute of Technology

Installation of the new officers of the chapter took place on March 19. The new officers are: Master, Arthur E. Reichard, '35; Marshal, Walter E. Carbone, '35; Scribe, Arthur E. Blirer, '35; Recorder, Thomas N. Dalton, '35; Herald, Horace G. Oliver, Jr., '35; Chaplain, Daniel F. Hoth, '35; Inner Guard, Edward A. Otocka, '35; Outer Guard, William Salvatori, '35; Steward, Paul T. Kaestner, '35; Senior Interfraternity Council Representative, Walter E. Carbone, '35; Junior Representative, Thomas J. Tarzy, '35; Athletic Representative, William Salvatori, '35.

On November 24 the final degree was given to Arthur C. Winter, '34. On February 16 Edward A. Otocka, '35, William Salvatori, '35, and Thomas J. Tarzy, '35, received their final degrees.

William Prince, '37, Stephen Baksa, '36, and Mathew H. Bilyk, '36, have pledged to Gamma Alpha.

Gamma Alpha reached the finals in the Interfraternity basketball series at Stephens. As announced in the March OMEGAN Gamma Alpha had lost one game to Chi Psi. This did not put the chapter out of the running as Chi Psi also lost one game to Beta Theta Pi who in turn had been de-

feated by Gamma Alpha. The resulting triple tie was settled when Gamma Alpha defeated Beta Theta Pi 19-15 and Chi Psi, 15-11 and gained the championship of league one. In the play-offs with Theta Xi, champions of league two, Gamma Alpha lost the first game by the score of 23-14, and the second 13-9. The regular line-up for Gamma Alpha was Stephen Baksa, '36, and William Diederich, '34, forwards, Hugh Mills, '36, center, Horace Oliver, '35, and Edward Otocka, '35, guards. Richard Dishinger, '34, Paul Kaestner, '35, and Mathew Bilyk, '36, were substitutes.

Delta Alpha

University of Illinois

Plans are being formulated for the Spring Formal Dinner-Dance to be held on April 28. Social Chairman Richardson promises unique decorations, a good dance orchestra, and, last but not least, a good dinner.

Spike shoes are being dug out of closet corners as the training for the Intramural Track Meet is starting. The prospects look very good.

Epsilon Alpha

Temple University

The annual 21 Club dance was held in the middle of March and the record crowd of the year attended the affair. Joe Shinn got together a good band for the occasion and Al Peterson got together a tasty lunch. The chapter thanked the members of the club and prepared to reciprocate with the annual Senior dance which will be held Senior Ball week-end.

Precedent was shattered and house cliques forgotten in what was the most unusual election held here in years. Every man was elected unanimously on the night of nominations when it was found that opposi-

tion was lacking in every office after there had been several withdrawals from the running. The new officers for the coming year are: Ferman McFerran, master; Charles Shane, marshal; Willard Gorby, recorder; Kenneth Kramer, steward; Paul Faust, scribe; Calvin Doussoulas, chaplain; and Mark Herrold, herald.

The Spring Formal committee has been busily at work for the past few weeks and the big dance is rounding into shape rapidly. Jiles, as chairman, has used his knowledge of orchestras to secure one of the better known Philadelphia bands for the affair. The Manufacturers Country Club has been selected as the site.

Six men were formally inducted into the chapter at the induction ceremonies held April 9, 1934, at the chapter house. The new men are: Clarence Carper, '36; Emmett Dunn, '36; Calvin Terry, '37; Theodore Smith, '37; Arthur Dymond, '36; and Joseph Silbaugh, '37.

Eta Alpha

George Washington University

T. U. O. wins the interfraternity scholarship cup for having the highest average in scholastic work during last year. Having been defeated in the first semester, the boys got to work and made a higher average in the second semester than was made by the winner of the preceding semester. The scholarship cup is one of the highest awards made by the interfraternity council. Other scholarship cups have been won by T. U. O. in the past.

Eta Alpha chapter has won still more honors this year by winning the interfraternity bowling championship matches. Having been runners-up in last year's matches, T. U. O.'s veteran bowling team rolled its way to a very hard earned victory. Pomeroy, anchor man of the team, gave the greatly

needed pins to the team for the winning score, since the games were fairly even throughout the match. The other members of the team, Walstrom, Wiles, Hill and Dryer, also did their part to bring another cup to the fast growing collection of trophies.

Brother Jacobsen has been elected fire marshal since the recent fire in the basement, which brought several engine companies in the early hours of the morning. Caused by an overheated pipe, the fire was discovered by flames coming from the chimney, and smoke coming through the cracks under the doors. Quick thinking on the part of the members saved the house from probable disaster.

Brother Wiles, one of the members of the bowling team, was runner-up of the recent interfraternity bowling sweepstakes.

Eta Alpha chapter held its annual Founders' Day Banquet at the Hay-Adams House. After the banquet pledges Edward Andrus, Maurice Sinclair, James Cross, and James Kurtz were formally initiated into the fraternity.

Gamma Beta

University of California

The past year has been one of the most active from a social standpoint. Besides the regularly scheduled dances of the semester the house social committee has put on many informal dances in the chapter house which have been very successful.

The "Big Game" and the Pledge dances were held as per schedule and a new innovation was tried. Two alumni smokers have been held in the chapter house, at which the alumni attendance has been very good. The two-day program commemorating the twentieth anniversary of the local organization was held on Friday, April 6, and Saturday, April 7. Friday

night we had an alumni smoker and Saturday evening we had a highly successful dinner dance at a local hotel. Both events were well attended.

A Mothers Club dinner on Sunday, April 15, was held at the chapter house. Many mothers took this opportunity to get better acquainted with the house and the members. A similar affair for the fathers was held last semester.

The chapter has been active in inter-fraternity athletic competition on the campus. Our touch football team managed to reach the semi finals of the competition and our basketball and tennis teams have each won their preliminary matches.

The alumni club in conjunction with the house cooperated in putting on a successful theatre party at one of the local theatres. The enterprise was a financial success and some needed money was raised to go into the house.

Delta Beta

Muhlenberg College

On Friday night, March 2, the Delta Beta chapter of Theta Upsilon Omega had its second initiation for this year. Pledge Brothers Smith and Griffen were taken into the chapter.

Delta Beta is anticipating with much pleasure its annual Spring Formal Dance to be held at South Mountain Manor as in the past. The date has been set as May 12.

The brothers enjoyed a very fine time at the Junior-Senior Ball which was held on April 6, and also an informal dance held at the chapter house the following night.

Delta Beta chapter made a fine showing in the intramural basketball season in which they placed third among the nine teams competing.

Eta Beta

Alabama Polytechnic Institute

Our election of officers was held April sixth. The new officers are: W. D. Smith, '35, master; R. M. Steere, '35, marshal; Alton Graves, '36, recorder; and Howard Blair, '36, chaplain.

Eta Beta's first annual alumni banquet will be held May fifth. A stag banquet is being planned, to be followed by a smoker and a general "bull session." A dance will be given at the chapter house later in the evening.

Theta Beta

Rensselaer Polytechnic Institute

On returning from the Christmas holidays, all the lads found themselves immersed in a quagmire known generally as "Reviews and Exams." Having put in plenty of time, most of the boys came through in traditional style. With these dreaded events past we began looking forward to the brighter side of life.

At this point certain social events at the Russell Sage College for Women held the interest of some of the lads.

From there on, events moved at top speed with a victrola or radio party as the brothers of Gamma Beta call it.

Interfraternity Ball found most of the brothers dancing in the Crystal Ballroom of the Hendrick Hudson Hotel to the music of Charlie Gaylord and his orchestra of Pittsburgh.

In a few weeks we have our Sophomore Soiree—Leo Reisman and his band—with Post Soiree or house party at the chapter house the next night. The next and probably the last in line, with the exception of the Senior Ball, is our annual banquet and general alumni get-to-gether.

(Continued on page 76)

Alumni Notes

Gamma Alpha

S. Frank Roach, '32, played defense for the alumni Lacrosse team in their recent game with the varsity.

Arthur H. Meinhold, '29, has been helping with the coaching of the baseball team. Brother Meinhold has had considerable experience in baseball, having coached at Brooklyn Poly and been captain of the baseball team while at Stevens.

Beta Alpha

Carl Johnson, '33, has moved from the wilds of Boston to the vastness of Wilmington, Delaware. He is now working in Ammonia Division of the du Pont Company. He writes: "I like the work, the company, the men I'm working with, the city, and what have you." Boozer (A. E.) Lawrence is working at the same plant. He has been there since he took his M. S. degree in '30. Johnson's address is 2510 West 18th St., Wilmington Delaware.

Delta Alpha

J. A. McFarland is Editor-Publisher of *The Baldwin Ledger* of Baldwin City, Kansas. In spite of the cares and worries of his newspaper work, he finds time to act as secretary to the Baldwin City Rotary Club and serve on several local committees.

C. C. Smith, '30, is proprietor of a Texaco filling station on the corner of Ruby and Broadway in Joliet.

Jimmy Carpenter, '33, took time off from his work with the Federal Land Bank of Louisville to attend the Military Ball in Champaign.

Gordy Young, '33 also came down for the Military Ball.

Tom Pacey, '32, is working at the Superior Chemical Company in Joliet.

G. H. Fitzgerald, '29, finished his legal training at the Brooklyn Law School in Brooklyn, New York, and passed the first half of the bar exam of that state. We wish him luck with the second half.

Larry Prichard's West Point uniform causes him no little embarrassment when he returns to his home in Ottawa for his vacations. This Easter he was mistaken for a mailman and a bell-hop.

We were pleased to receive a letter from H. J. Davison, '23, first president of the original local fraternity, Zeus, inquiring as to the address of one of his classmates.

Davison is teaching at the Northeastern High School in Detroit, Michigan.

George Mack, '34, left school this spring and secured employment with the U. S. Inspectors on the Missouri Jetty work.

Ray Lohr, '32, is assistant cashier for Poole Brothers, Inc., printers and engravers in Chicago.

T. K. Hull of Ryerson Steel Company, Chicago, spends his lunch hours roller skating with some of his fellow employees in a vacant room in the plant building.

The Sunny South got too hot for Brother Benedict so he moved back to Oak Park. He has forsaken his profession of architectural designing for the field of photography in which he has done some very fine amateur work.

Epsilon Alpha

From the valley of the Lehigh comes the good news that Bob Teel, '32, is now the editor of a booming weekly in the town of Northampton. We saw the first issue recently and the old Teel touch is there. It is a good paper and it serves a large area. The entire chapter wishes Editor Teel all the success in the world.

The Armstrong Cork Company in Lancaster lost a good man last month when Dave Weaver, '33, started collecting pay from the DuPont Company, in Wilmington, Delaware. Dave is employed in the treasurer's office as an accountant and while on a recent visit to the house expressed great enthusiasm for his new job.

Ken Satchell, a graduate of this February, is now employed by the Philadelphia Board of Education.

"Reds" Buchanan, '29, took a brief respite from his coaching activities at Belleville, (N. J.) High School and dropped in to see how the boys at the house were making out. "Reds" reports that his athletes had a good record for the past season.

Herm Werner has left the wheel of the old taxi and he now is working as an accountant with Sears, Roebuck and Company.

Gamma Beta

"Chuck" Mulks, '31, has been transferred from the Sacramento branch of the River Transport Company and is now seen in his favorite Berkeley haunts. He is a frequent visitor to the house.

"Rusty" Gill, '31, was married the other day to Miss Nan Louise Joy.

"Rusty" was formerly the terror of California opponents on the grid-iron, being a dynamic fullback. Harry

Gill, another of the famous Gills, also was married recently.

The alumni body recently conducted a very successful theatre party for the benefit of the house. Working together, the house and the alumni sold tickets to a local theatre and a good profit was realized on the venture. The alumni are to be congratulated on their success and initiative in conducting the affair.

Eta Beta

Clifford Alston, '31, is teaching math and science at Tuscumbia, Alabama.

H. C. Jackson is principal of the Junior High School at Edwardsville, Alabama.

John Locker, '32, is farming at Florence, Alabama.

E. F. Williams, '25, is Research Biochemist for the Killian Research Laboratories, located in New York City.

E. A. Terry, '26, is located at Myrtle, Mississippi, with the Civilian Conservation Corps.

W. S. Wallace, '32, is Field Technician for the T. V. A., with headquarters at Knoxville, Tennessee.

E. C. Smith, '31, is a first lieutenant in the Reserves and is located at Aniston, Alabama, doing C.C.C. duty.

G. P. Haslam, Jr., '30, is Assistant pay-master of the Standard Coosa-Thacher Company at Piedmont, Alabama.

G. R. Holston, '31, is head of the History Department at Robert E. Lee Institute, Thomaston, Georgia.

G. J. Cottier, '29, instructor in Animal Husbandry for the past four years at Auburn, has recently been transferred to the poultry department and will do both teaching and research work.

Personal Mention

R. S. Howes and Pledge M. C. Rallis of the Worcester chapter were on the sophomore basketball team which defeated the freshman but lost to the victorious juniors.

When the call for candidates for baseball was issued, the following Beta Alpha men responded: Merriam, Spencer, Howes, and pledges Hibbard and Luce. Howes was relief pitcher last year, and it is expected that he will be in action quite a bit this year.

In the "cinder" line, we note that Beta Alpha has C. E. Leech, '36, and J. E. Guild, '36, working hard. Guild will without doubt be one of the mainstays in the distance runs.

A. H. Gurnham, B A '36, is competing for the position of assistant manager of baseball.

R. P. Merriman, '35, is on Worcester's tennis team and Beta Alpha is again represented on the courts for the first time since the days of H. E. Carlson, '32.

At Stevens, Edward J. Hazen, '34, was a finalist in this year's singles handball matches. The number of entries was so large that two series had to be played. Brother Hazen was the winner of the upperclass matches, while Gelbert, '37, topped the lower-classmen. The finalists were very evenly matched, and the five deciding games continued for over two hours. The extent of the fight can be realized from the scores, which were 14-21, 21-12, 21-12, 12-21, and 21-18.

Stephen Baksa, '36, is on the Stevens varsity baseball team. As this OMEGAN goes to press, he is playing shortstop.

William Savatori of Gamma Alpha

is a member of the varsity lacrosse team.

Zeta Beta chapter is well represented on the diamond this year. Brothers Heil and Woll are regulars, and Pledge McMasters is a reserve pitcher.

At Eta Alpha, Floyd Pomeroy was captain of the T. U. O. basketball team, Brother Walstrom was captain of the championship bowling team, Newland was captain of the tennis team, and Wiles of the baseball team.

* * *

One of the coaches made the statement that it was almost impossible to walk near the Temple Stadium during spring practice without falling over a T. U. O. Not that the boys have gone in for dandelion picking on the football field in a big way or anything like that; the truth of the matter is that there are almost as many T. U. O. active men and pledges at the stadium as there are bricks in the structure. Most of them are on the managerial staffs of one of the three teams now practicing; football, track and baseball. Six pledges don football uniforms every day and we have one man apiece in the track and baseball line-ups.

Woody Wilson, '35, is head manager of the football team for this year. He is helped out by Ray Groller, '34, last year's manager. Assisting him are Hen Westenberger, '36, Joe Silbaugh, '37, and Emmett Dunn, '36. Willard Jones is the head manager of the fly-chasers and he has Ken Williams, '37, working with him. Huck McFerran, '35, has charge of the frosh track team and

with him are Jack Dymond, '36, and Marv Fetterolf, '37.

The six men who are working out with the football team are Jim Russell, El Anderson, Glenn Fry, Bill Peacock, Mont Montgomery and Jim Baker. All of these men have been mentioned as probable varsity material on next year's squad.

Gus Spaulding, '34, is still tossing curves for the baseball team and Ken Kramer, '35, is on the track squad.

* * *

George Mackey, '35, is the leading varsity candidate for the shot put and discus on the 1934 California track team. George placed in his two favorite events besides the javelin and high jump to be high point man in the intersquad meet a few weeks ago. John H. Taylor, '35, is one of Coach Brutus Hamilton's men out for the mile.

Jack Martin, I B '35, seems slated for a seat in Coach Ky Ebright's varsity shell when they race the strong Washington team this spring. Martin has been consistently placed in the first boat. Jack Yates, '35, is another aspirant for a position on the crew varsity. Yates has been in and out of the junior varsity boat and has worked in the varsity boat on occasion. William Barnes, '36, is one of the coxswains on the squad.

Duane Luther, '34, P. E. major, is an active man around the new million-dollar California gymnasium. Luther is a coach of the California 145 basketball team, and has some classes and referees games at the gym.

Neil McIntyre, '36, is one of the varsity swimmers. He missed his letter in his favorite event, the breast-stroke, by the narrowest of margins and is determined to make it in the next meet with Stanford, traditional opponent of the Bears.

George Devine, '37, is at present ranked third on the freshman net squad. Devine plays a very strong game and may be playing first singles before the season is over.

* * *

At Eta Alpha, James Cross is manager of the George Washington varsity rifle team.

Les Croxen, '34, of Delta Alpha, distinguished himself as a crack shot by winning first place for his season's work on the Illinois varsity pistol team.

Walter E. Carbone, '35, was recently elected president of the Rifle Club at Stevens. He has held the position of secretary for the past year.

* * *

In addition to the three editors-in-chief of campus newspapers mentioned elsewhere in this issue, we have many lesser lights in the field of journalism. Beta Alpha was well represented in the recent *Tech News* elections. In addition to Editor Humphrey, we have R. P. Merriam, '35, circulation manager; H. T. Anderson, '36, C. E. Leech, '36, and R. A. Morrill, '36, junior editors; and T. C. Frary, as business assistant.

Minturn M. Snider was recently initiated into the George Washington chapter of Pi Delta Epsilon.

At Stevens, Editor Oliver of *The Stute* is supported by Arthur E. Blirer, '35, as news editor. Blirer was Herald of Gamma Alpha chapter last year, succeeded by Oliver this year. Brother Oliver traveled recently to Philadelphia to attend the spring convention of the Intercollegiate Newspaper Association at Temple University.

* * *

Many Beta Alpha men are participating in student activities at Worcester. In the recent try-outs for the annual Masque production, "On the

Front Page," R. M. Bruce, '36, was selected for the lead while Pledge F. K. Jones, '36, will play the part of the villain. W. R. Burns, '34, master of the house, was elected to serve on the Class Day Committee for the coming graduation. R. P. Merriam, '35, was a member of the Half-Way-Thru Banquet committee. The banquet, which was held in an out-of-town roadhouse, was one of the best that Tech has had. The newly formed Aero Club has for

its Advisor, E. R. Spaulding, '32, who is teaching in the Aero Division of the Mechanical Department. H. T. Anderson, '36, is an active member in the new organization. C. A. Hedler is representing T. U. O. in the A. I. E. E. this year. He is secretary of the organization. Blau, Gale, Robinson and Spencer are also members. L. G. Humphrey, Jr., '35, is a member of the committee for the Junior Prom, which will be held May eleventh.

Vital Statistics

MARRIAGES

Delta Alpha—Jack W. Cowles, '33, to Miss Margaret Leitsch, on January 19, 1934, at Detroit, Michigan.

Epsilon Alpha—Adolph Fritz, '29, to Miss Loretta Kastening on April 14, 1934.

Gamma Beta—Ralston Gill, '31, to Miss Nan Louise Joy.

Zeta Beta—Francis M. Harper, '34, to Miss Marjorie MacKnight of Monmouth, Illinois, on March 31, 1934.

Eta Beta—R. E. Glasgow, to Miss Elsie Marie Brown of Birmingham, Alabama, on November 18, 1933.

J. H. Jackson, '34, to Miss Emma

Edgeworth of Sulligent, Alabama, on January 24, 1934.

BIRTHS

Beta Alpha—To Brother and Mrs. Frank J. Fleming, '28, a daughter, Janet Shirley, on February 28, 1934.

To Brother and Mrs. M. Dexter Gleason, '31, a son, Russel Dexter, on February 20, 1934.

To Brother and Mrs. Charles H. Cole, '30, a son on March 20, 1934.

Delta Alpha—To Brother and Mrs. Charles R. Drenk, '26, a son, Don Q., on January 24, 1934.

To Brother and Mrs. Royal Buchanan, '30, a son, David Royal, on March 28, 1934.

CHAPTER NEWS (Continued)

No news is news without mention of that period in the life of every fraternity known as rushing. Theta Beta has been exceptionally fortunate this season, bagging nine specimens. We also have a few strings on others. Of the nine mentioned, several hold scholarships which should help our scholarship rating on the hill.

Our activities have been coming

along in the usual fashion. We played in the finals in handball with "Bing" Jaecher and "Little Ears" Gilbert accepting the burden. Basketball held the interest of several more, while indoor relays helped make the winter months interesting. Baseball and tennis are in the offing and we are expecting results from some of our younger members.

Theta Upsilon Omega Fraternity

Founded December, 1, 1923 at the Inter-Fraternity Conference, New York City

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SAMUEL W. MCGINNESS, 3106 Grant Building, Pittsburgh, Penna.

Arch Ritualist

LEONARD W. HOWELL, 29 Buckingham St., Worcester, Massachusetts

Arch Editor

MARTIN E. JANSSON, 3973 Gosman Ave., Long Island City, N. Y.

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ARTHUR J. KNIGHT15 Lancaster St., Worcester, Massachusetts

Executive Secretary

JOHN N. DANEHOWER, 7328 Briar Road, Germantown, Philadelphia,
Pennsylvania

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K. Fleagle as Chairman.	J. N. Danehower	A. J. Weston
	H. C. Jaecker, Jr.	M. C. Cowden

Directory of Chapters

- BETA ALPHA.....WORCESTER POLYTECHNIC INSTITUTE.....1924**
 House, 30 Institute Road, Worcester, Mass.
 Active Chapter: *Master*, Warren R. Burns; *Herald*, Leonard G. Humphrey, Jr.
 Associate Chapter: *Master*, L. W. Howell, 29 Buckingham St., Worcester, Mass.; *Scribe*, A. J. Knight, 15 Lancaster St., Worcester, Mass.
- GAMMA ALPHA.....STEVENS INSTITUTE OF TECHNOLOGY.....1924**
 House, 507 River Terrace, Hoboken, N. J.
 Active Chapter: *Master*, A. E. Reichard; *Herald*, H. G. Oliver.
 Associate Chapter: *Master*, L. E. Schueler, 244 Lawton Ave., Grantwood, N. J.; *Scribe*, R. J. Sheehan, 508 E. 26th St., Paterson, N. J.
- DELTA ALPHA.....UNIVERSITY OF ILLINOIS.....1924**
 House, 1010 So. Third Street, Champaign, Illinois.
 Active Chapter: *Master*, H. A. Connolly; *Herald*, R. M. Radl.
 Associate Chapter: *Master*, C. D. McDaniel, Miss. Val. Strct. Stl. Co., Melrose Park, Ill.; *Scribe*, C. O. Smith, 7771 Lake St., River Forest, Ill.
- EPSILON ALPHA.....TEMPLE UNIVERSITY.....1924**
 House, 1915 N. Park Avenue, Philadelphia, Pa.
 Active Chapter: *Master*, Manton C. Spaulding; *Herald*, Kenneth Kramer.
 Associate Chapter: *Master*, C. D. Long, 1751 N. Park Ave., Philadelphia, Pa.; *Scribe*, Chester L. Cobb, 1731 N. Park Ave., Philadelphia, Pa.
- ZETA ALPHA.....BUCKNELL UNIVERSITY.....1924**
 House, 82 University Avenue, Lewisburg, Pa.
 Active Chapter: *Master*, G. E. Stidard; *Herald*, H. F. Wightman.
 Associate Chapter: *Master*, R. B. Vastine, Roselle Park, N. J.; *Scribe*, B. Winston Barrett, 519 Baird Ave., Merion, Pa.
- ETA ALPHA.....GEORGE WASHINGTON UNIVERSITY.....1924**
 House, 1610 20th Street, N. W., Washington, D. C.
 Active Chapter: *Master*, John L. Hill; *Herald*, Edmund S. Van Brunt.
 Associate Chapter: *Master*, William E. Reese, 200 Mass. Ave., N. W., Washington, D. C.; *Scribe*, Elbert L. Huber, 1610 20th St., N. W., Washington, D. C.
- THETA ALPHA.....UNIVERSITY OF NEW HAMPSHIRE.....1924**
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 Active Chapter: *Master*, John F. Giffin; *Herald*, Marston Fenwick.
 Associate Chapter: *Master*, W. H. Green, c/o Rumford Press, Concord, N. H.; *Scribe*, B. W. McIntire, Durham, N. H.
- IOTA ALPHA.....PENNSYLVANIA STATE COLLEGE.....1924**
 House, 301 South Allen Street, State College, Pennsylvania.
 Active Chapter: *Master*, C. N. Bushey; *Herald*, J. H. Hagerty.
 Associate Chapter: *Master*, Herbert Taylor, Merchantville, N. J.; *Scribe*, Robt. E. Parnell, First Natl. Apts., State College, Pa.
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 Associate Chapter: *Master*, Ernest Milton, Barium Springs, N. C.; *Scribe*, Charles T. Parker, Hillcrest Drive, High Point, N. C.
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 Active Chapter: *Master*, Walter E. Shaw, Jr.; *Herald*, George Lloyd.
 Associate Chapter: *Master*, W. Bruce McCrory, Standard Life Bldg., Pittsburgh, Pa.; *Scribe*, John P. Boyles, 318 E. Lincoln Ave., New Castle, Pa.
- BETA BETA.....MIAMI UNIVERSITY.....1925**
 Associate Chapter: *Master*, Alfred Meyers, 1906 Andina Ave., Cincinnati, O.; *Scribe*, Andrew Kincaid, University Apts., Oxford, O.
- GAMMA BETA.....UNIVERSITY OF CALIFORNIA.....1925**
 House, 2559 Le Conte Avenue, Berkeley, California.
 Active Chapter: *Master*, Duane Luther; *Herald*, George Shannon.
 Associate Chapter: *Master*, J. O. Jones; *Scribe*, C. F. Fancher, both at 2559 Le Conte Avenue, Berkeley, California.
- DELTA BETA.....MUHLENBURG COLLEGE.....1928**
 House, 407 North 23rd Street, Allentown, Pa.
 Active Chapter: *Master*, H. Edward Krooss; *Herald*, Ray C. Held.
 Associate Chapter: *Master*, R. W. Dougherty, 304 N. Fifth Street, Reading, Pa.; *Scribe*, Ray O. Bachman, Lehighton, Pa.

EPSILON BETA.....	UNIVERSITY OF ALABAMA.....	1929
Chapter inactive.		
ZETA BETA.....	MONMOUTH COLLEGE.....	1930
House, 738 East Boston Avenue, Monmouth, Ill.		
Active Chapter: <i>Master</i> , Marion Harper; <i>Herald</i> , Vaughn Farrell.		
Associate Chapter: <i>Master</i> , Wylie Stewart, 1005 E. Broadway, Monmouth, Ill.; <i>Scribe</i> , William Lyons, Y. M. C. A., Monmouth, Ill.		
ETA BETA.....	ALABAMA POLYTECHNIC INSTITUTE.....	1930
House, 155 South Gay Street, Auburn, Ala.		
Active Chapter: <i>Master</i> , C. H. Murray; <i>Herald</i> , Richard M. Steere.		
THETA BETA.....	RENSSELAER POLYTECHNIC INSTITUTE.....	1933
House, 2209 Sixteenth St., Troy, N. Y.		
Active Chapter: <i>Master</i> , Donald P. Gilbert; <i>Herald</i> , Frederick R. Hock.		

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Secretary, C. R. Drenk, 6420 Newell Street, Huntington Park, California.

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1932-1933

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GAMMA ALPHA...	E. T. Franck, 50 Columbia Ave., Grantwood, N. J.
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ZETA ALPHA.....	Prof. Ralph Page, Lewisburg, Pa.
ETA ALPHA.....	Henry William Herzog, George Washington University, Washington, D. C.
THETA ALPHA.....	Prof. Arthur W. Johnson, Box 464, Durham, N. H.
IOTA ALPHA.....	Robert E. Parnell, State College, Pa.
KAPPA ALPHA.....	Prof. F. K. Fleagle, Davidson, North Carolina.
LAMBDA ALPHA...	John P. Boyles, 318 E. Lincoln Ave., New Castle, Pa.
BETA BETA.....	Harmon Neal, Y. M. C. A., Flint, Michigan.
GAMMA BETA.....	Clarence E. Betz, 846 Santa Fe Ave., Berkeley, California.
DELTA BETA.....	Carl A. Cassone, Esq., 201 Commonwealth Bldg., Allentown, Pa.
EPSILON BETA....	Lloyd W. Johnson, 601 First National Bank Bldg., Tuscaloosa, Alabama.
ZETA BETA.....	James H. Grier, D.D., Monmouth, Illinois.
ETA BETA.....	Prof. F. C. Hulse, Auburn, Alabama.
THETA BETA.....	Prof. L. G. Bassett, 33 Newman Ave., Mechanicsville, N. Y.

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